

Certificate of Notice Page 1 of 5  
IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

**DEFAULT O/E JAD**

IN RE:

HARVEY DWIGHT EVANS  
JENNIFER JO EVANS  
Debtor(s)

Ronda J. Winnecour  
Movant  
vs.

No Repondents.

Case No.:21-20214 JAD

Chapter 13

Related to Doc.No.: 67

ORDER OF COURT

AND NOW, this 20th day of August, 2025, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

  
\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

Jeffery A. Deller

FILED  
8/20/25 1:43 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In re:  
Harvey Dwight Evans  
Jennifer Jo Evans  
Debtors

Case No. 21-20214-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Aug 20, 2025

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 68

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 22, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Harvey Dwight Evans, Jennifer Jo Evans, 97 Pinchalong Road, Grove City, PA 16127-6333
cr	+ 21st Mortgage Corporation, c/o Thomas A. Capehart, Esquire, Gross McGinley LLP, 33 South 7th Street, Allentown, PA 18101-2418
15365114	21st Mortgage Corporation, c/o Thomas A. Capehart, Esq., 33 S. 7th Street, PO Box 4060, Allentown, PA 18105-4060
15335490	+ Citizens Bank, 500 Chestnut Street, Chattanooga, TN 37402-4906
15335498	Ditech Financial LLC, P.O. Box 6172, Rapid City, SD 57709
15342716	+ Enhanced Recovery Company, 8014 Bayberry Road, Jacksonville, FL 32256-7412
15338763	+ Family Savings Credit Union, c/o Amato and Keating, P.C., 107 North Commerce Way, Bethlehem PA 18017-8913
15335500	+ Freedom Financial Asset Management, LLC, 885 Teaneck Road, Teaneck, NJ 07666-4546
15335502	+ GMAC Mortgage, 3451 Hammond Avenue, Waterloo, IA 50702-5345
15335510	+ Spine Surgery Associates, P.O. Box 668, Brentwood, TN 37024-0668

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 21 2025 00:12:38	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15335477	Email/Text: ebn@21stmortgage.com	Aug 21 2025 00:07:00	21st Mortgage Corporation, P.O. Box 477, Knoxville, TN 37902
15335478	+ Email/Text: ally@ebn.phinsolutions.com	Aug 21 2025 00:06:00	Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901
15335479	+ Email/PDF: bncnotices@becket-lee.com	Aug 21 2025 00:13:10	American Express, P.O. Box 981537, El Paso, TX 79998-1537
15351615	Email/PDF: bncnotices@becket-lee.com	Aug 21 2025 00:13:47	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15335480	+ Email/Text: bk@avant.com	Aug 21 2025 00:07:00	Avant, 222 North Lasalle Street, Chicago, IL 60601-1003
15335481	+ Email/Text: creditcardbkcorrespondence@bofa.com	Aug 21 2025 00:06:00	Bank of America, P.O. Box 982238, El Paso, TX 79998-2238
15335482	+ Email/Text: BarclaysBankDelaware@tsico.com	Aug 21 2025 00:07:00	Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
15335483	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 21 2025 00:11:43	Best Buy Credit Services, P.O. Box 78009, Phoenix, AZ 85062-8009
15335492	Email/Text: Bankruptcy.RI@Citizensbank.com	Aug 21 2025 00:06:00	Citizens Bank N.A., 480 Jefferson Boulevard, Warwick, RI 02886
15335493	+ Email/Text: Webcollex@ebn.phinsolutions.com	Aug 21 2025 00:07:08	CKS Financial, P.O. Box 2856, Chesapeake, VA 23327-2856
15335494	+ Email/Text: Webcollex@ebn.phinsolutions.com	Aug 21 2025 00:07:08	CKS Prime Investments, LLC, P.O. Box 2856,

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			Chesapeake, VA 23327-2856
15335496	Email/Text: skeller@crossriver.com	Aug 21 2025 00:07:00	Cross River Bank, 400 Kelby Street, 14th Floor, Fort Lee, NJ 07024
15335484	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Aug 21 2025 00:11:35	Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302
15338173	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 21 2025 00:12:43	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15335485	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 21 2025 00:13:45	Capital One Bank USA, P.O. Box 30281, Salt Lake City, UT 84130-0281
15335486	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 21 2025 00:11:27	Capital One Bank/Walmart, P.O. Box 71087, Charlotte, NC 28272-1087
15335487	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 21 2025 00:11:43	Citibank, P.O. Box 6190, Sioux Falls, SD 57117-6190
15335488	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 21 2025 00:14:01	Citibank N.A./The Home Depot, P.O. Box 6497, Sioux Falls, SD 57117-6497
15335489	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 21 2025 00:12:59	Citibank, N.A., P.O. Box 6497, Sioux Falls, SD 57117-6497
15352330	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 21 2025 00:14:01	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15335491	+ Email/Text: jkieffer@trustcbt.com	Aug 21 2025 00:06:00	Citizens Bank & Trust, P.O. Box 249, Trenton, GA 30752-0249
15335495	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 21 2025 00:07:00	Comenity Capital, P.O. Box 182120, Columbus, OH 43218-2120
15335497	Email/Text: mrdiscen@discover.com	Aug 21 2025 00:07:00	Discover Financial Services, LLC, P.O. Box 15316, Wilmington, DE 19850
15336793	Email/Text: mrdiscen@discover.com	Aug 21 2025 00:07:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15335501	Email/Text: bk@freedomfinancialnetwork.com	Aug 21 2025 00:06:00	Freedom Plus, 1875 South Grant Street, San Mateo, CA 94402
15335499	+ Email/Text: kgoswick@familysavingscu.com	Aug 21 2025 00:07:00	Family Savings Credit, 711 East Meighan Boulevard, Gadsden, AL 35903-1996
15335503	+ Email/Text: nschultz@gcafcu.org	Aug 21 2025 00:07:00	Grove City Area Federal Credit Union, 1 Credit Union Way, Grove City, PA 16127-1899
15335504	+ Email/Text: bankruptcy@huntington.com	Aug 21 2025 00:07:00	Huntington National Bank, P.O. Box 1558, Columbus, OH 43216-1558
15347033	Email/PDF: resurgentbknotifications@resurgent.com	Aug 21 2025 00:12:40	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15335505	+ Email/Text: Documentfiling@lciinc.com	Aug 21 2025 00:07:00	Lending Club Corporation, 595 Market Street, San Francisco, CA 94105-5839
15360675	+ Email/Text: Documentfiling@lciinc.com	Aug 21 2025 00:07:00	LendingClub Corporation, 595 Market Street Suite 200, San Francisco, CA 94105-2802
15335506	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 21 2025 00:13:56	Merrick Bank Corporation, P.O. Box 9201, Old Bethpage, NY 11804-9001
15352199	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 21 2025 00:14:05	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
15335507	+ Email/PDF: HCABKNotifications@resurgent.com	Aug 21 2025 00:14:05	Parkridge East Hospital, P.O. Box 99400, Louisville, KY 40269-0400
15347713	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 21 2025 00:12:53	Parkridge East Hospital, Resurgent Capital Services, PO Box 1927, Greenville, SC 29602-1927

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15345914	Email/Text: bnc-quantum@quantum3group.com	Aug 21 2025 00:07:00	Quantum3 Group LLC as agent for, CKS Prime Investments LLC, PO Box 788, Kirkland, WA 98083-0788
15345388	Email/Text: bnc-quantum@quantum3group.com	Aug 21 2025 00:07:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
15335508	^ MEBN	Aug 21 2025 00:01:33	Regions Bank, P.O. Box 110, Hattiesburg, MS 39403-0110
15335509	+ Email/Text: bankruptcy@second-round.com	Aug 21 2025 00:07:00	Second Round, LP, P.O. Box 41955, Austin, TX 78704-0033
15335628	^ MEBN	Aug 21 2025 00:02:12	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15335511	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 21 2025 00:13:41	Synchrony Bank/ American Eagle, P.O. Box 965005, Orlando, FL 32896-5005
15335512	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 21 2025 00:25:09	Synchrony Bank/ Walmart, P.O. Box 965024, Orlando, FL 32896-5024
15335513	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 21 2025 00:13:03	Synchrony Bank/Amazon, P.O. Box 965015, Orlando, FL 32896-5015
15335514	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 21 2025 00:13:37	Synchrony Bank/Care Credit, P.O. Box 965036, Orlando, FL 32896-5036
15335515	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 21 2025 00:13:00	Synchrony Bank/J.C. Pennys, P.O. Box 965007, Orlando, FL 32896-5007
15335516	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 21 2025 00:14:18	Synchrony Bank/Lowe's, P.O. Box 956005, Orlando, FL 32896-0001
15335517	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 21 2025 00:24:53	Synchrony Bank/Lowes, P.O. Box 956005, Orlando, FL 32896-0001
15335518	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 21 2025 00:13:10	Synchrony Bank/Sams Club, P.O. Box 965005, Orlando, FL 32896-5005
15335520	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 21 2025 00:11:35	Synchrony Bank/Zulily, P.O. Box 965017, Orlando, FL 32896-5017
15335521	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Aug 21 2025 00:08:00	TBOM - Genesis Retail, P.O. Box 4499, Beaverton, OR 97076-4499
15335522	+ Email/Text: bankruptcies@TVFCU.COM	Aug 21 2025 00:08:00	Tennessee Valley Federal Credit Union, 715 Market Street, Chattanooga, TN 37402-1805
15351991	Email/Text: mtgbk@shellpointmtg.com	Aug 21 2025 00:07:00	The Bank of New York Mellon Trustee (See 410), c/o NewRez LLC d/b/a, Shellpoint Mortgage Servicing, PO Box 10826, Greenville, South Carolina 29603-0826
15335523	Email/Text: bknotice@upgrade.com	Aug 21 2025 00:06:00	Upgrade Inc., 2 North Central Avenue, 10th Floor, Phoenix, AZ 85004
15351614	Email/Text: BNCnotices@dcmsservices.com	Aug 21 2025 00:07:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15335525	+ Email/PDF: Bankruptcynoticesauto@wellsfargo.com	Aug 21 2025 00:11:52	Wells Fargo, P.O. Box 10709, Raleigh, NC 27605-0709
15335524	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Aug 21 2025 00:13:02	Wells Fargo, P.O. Box 10335, Des Moines, IA 50306-0335
15335526	+ Email/Text: vann.carroll@winsouthcu.com	Aug 21 2025 00:07:00	Winsouth Credit Union, 110 South 26th Street, Gadsden, AL 35904-1935

TOTAL: 58

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		The Bank of New York Mellon Trust Company, N.A., a
15342717	*+	Synchrony Bank/Care Credit, P.O. Box 965036, Orlando, FL 32896-5036
15335519	*+	Synchrony Bank/Walmart, P.O. Box 965024, Orlando, FL 32896-5024

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 22, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 20, 2025 at the address(es) listed below:

Name	Email Address
Daniel P. Foster	on behalf of Joint Debtor Jennifer Jo Evans dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Debtor Harvey Dwight Evans dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Denise Carlon	on behalf of Creditor The Bank of New York Mellon Trust Company N.A., as successor-in-interest to all permitted successors and assigns of JP Morgan Chase Bank, N.A., as Trustee for GMACM Home Equity Loan Trust, Series 200 dcarlon@kmlawgroup.com
Kellie Rahl-Heffner	on behalf of Creditor 21st Mortgage Corporation krah-Heffner@grossmcginley.com jkacsur@grossmcginley.com
Maria Miksich	on behalf of Creditor The Bank of New York Mellon Trust Company N.A., as successor-in-interest to all permitted successors and assigns of JP Morgan Chase Bank, N.A., as Trustee for GMACM Home Equity Loan Trust, Series 200 mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 7